

International medical coverage and emergency evacuation and Political Evacuation Natural Disaster Services are offered to employees of The Research Foundation for SUNY when traveling on Research Foundation business. Medical coverage outside of your home country is provided by GeoBlue. Political Evacuation Natural Disaster coverage is provided by Crisis24 in coordination with GeoBlue.

**Please note you will need to register on the GeoBlue website to take full advantage of both services.**

**All phone calls and inquiries should be directed to GeoBlue, even those regarding evacuation services.** The GeoBlue phone numbers are located below and also on the back of your ID card. You can download an ID card from the GeoBlue website ([www.geo-blue.com](http://www.geo-blue.com)).

## GeoBlue Traveler

GeoBlue Traveler group health plans combine unsurpassed service and mobile technology to help you access trusted doctors and hospitals all around the globe.

GeoBlue Traveler provides non-routine medical coverage for you and your traveling family members\*, while on a business trip outside of your home country. GeoBlue offers concierge level services, 24 hours a day, anywhere in the world.

### How to use GeoBlue services:

- Register online at [www.geo-blue.com](http://www.geo-blue.com) using the group access code, QHG999999RSF, to learn about all the extra care you receive when you travel with GeoBlue
- Once registered, download your ID card from the online Member Hub
- Always carry your GeoBlue ID card with you
- Contact customer service 24/7 via collect call +1-215-798-3714 (contact numbers are located on the back of your ID card)

## Political Evacuation and Natural Disaster Coverage

Anyone traveling outside of their home country on official RF business can obtain emergency medical, travel, and Political Evacuation/Natural Disaster coverage, 24 hours a day, anywhere in the world, through GeoBlue, a leading provider of international travel assistance services.

### How to use the service for all:

- Always carry your GeoBlue card.
- If you have a medical, travel or security problem, call GeoBlue. If necessary for Political Evacuation/Natural Disaster Services GeoBlue will connect you to Crisis24.
- When you call, be prepared with as much of the following information as possible: Your name, your organization's name (The Research Foundation for SUNY) a description of the situation, and a phone number to reach you.

### Registering online (same as above registration is only needed once):

1. Visit [www.geo-blue.com](http://www.geo-blue.com)
2. Select "Register."
3. Enter Group Access Code: QHG999999RSF
4. Create your password and accept the User Agreement.

\* Family includes your spouse or domestic partner and your dependent children if they are traveling with you.

\*\* Independent Contractors excluded

*This brochure is intended to provide general information about Research Foundation for SUNY (RF) international travel benefits and is not intended to serve as an official plan document or Summary Plan Description. If there is a conflict between this summary and any official plan document, the plan documents will prevail.*

A comprehensive program providing 24/7 emergency medical and travel assistance services when You when You are outside Your Home Country. The program also provides emergency security assistance services when you are outside of Your Home Country. Expatriates are eligible for Medical services while in Your Host Country, while traveling outside of Your Home Country, or while traveling within Your Home Country.

### How To Use the Services

24 hours a day, 7 days a week, 365 days a year

If You have a medical, personal safety or travel problem, simply call GeoBlue for assistance. Our toll-free and collect-call telephone numbers are printed on Your ID card.

Collect calls accepted on +1-215-798-3714

Email: [globalhealth@geo-blue.com](mailto:globalhealth@geo-blue.com)

Local phone numbers are available in some countries. Visit the

Contact section of [www.geo-blue.com](http://www.geo-blue.com) for details.

A multilingual case manager will ask for Your name, Your company or group name, the group number shown on Your ID card, and a description of Your situation. We will immediately begin assisting You. A full listing of services follows.

**If the condition is a medical emergency, You should go immediately to the nearest physician or hospital without delay and then contact the 24-hour Assistance Team.**

**In the event of emergency security situation, You should immediately get to a safe location and then contact the 24-Hour Assistance Team.** We will then take the appropriate action to assist You and monitor Your care until the situation is resolved.

Your program provides You with Medical Evacuation & Repatriation Services, Medical Assistance Services, Security & Political Evacuation Services, These services are subject to certain Conditions and Limitations also described below.

## MEDICAL ASSISTANCE SERVICES

**Worldwide Medical and Dental Referrals:** We will provide referrals to help You locate appropriate treatment and quality care.

**Monitoring of Treatment:** Our case managers will continually monitor Your case.

**Facilitation of Hospital Payment:** Upon securing payment or a guarantee to reimburse. You are ultimately responsible for the payment of the cost of medical care and treatment, including hospital expenses or wiring fees.

**Transfer of Insurance Information to Medical Providers:** We will relay insurance benefit information to help prevent delays or denials of medical care. We will also assist with hospital admission and discharge planning.

**Transfer of Medical Records:** Upon Your consent, We will assist with the transfer of medical information and records to You or the treating physician.

**Updates to Family, Employer, and Home Physician:** With Your approval, We will provide periodic case updates to appropriate individuals You designate in order to keep them informed.

## MEDICAL EVACUATION & REPATRIATION SERVICES

The following services are available if the Participant suffers an Injury or a sudden and unexpected illness:

**Emergency Medical Evacuation:** If an Insured Person is involved in an accident or suffers a sudden, unforeseen illness requiring emergency medical service, while traveling outside of his/her home country and adequate medical facilities are not available, the Administrator will coordinate and pay for a medically-supervised evacuation, up to the Maximum Limit shown in the Schedule of Benefits, to the nearest appropriate medical facility. This medically-supervised evacuation will be to the nearest medical facility only if the facility is capable of providing adequate care. The evacuation will only be performed if adequate care is not available locally and the Injury or Sickness requires immediate emergency medical treatment, without which there would be a significant risk of death or serious impairment. The determination of whether a medical condition constitutes an emergency and whether area facilities are capable of providing adequate medical care shall be made by physicians designated by the Administrator after consultation with the attending physician on the Insured Person's medical conditions. The decision of these designated physicians shall be conclusive in determining the need for medical evacuation services. Transportation shall not be considered medically necessary if the physician designated by the Administrator determines that the Insured Person can continue his/her trip or can use the original transportation arrangements that he/she purchased.

The Insurer will pay Reasonable Charges for escort services if the Insured Person is a minor or if the Insured Person is disabled during a trip and an escort is recommended in writing by the attending Physician and approved by the Insurer.

As part of a medical evacuation, the Administrator shall also make all necessary arrangements for ground transportation to and from the hospital, as well as pre-admission arrangements, where possible, at the receiving hospital.

If following stabilization, when medically necessary and subject to the Administrator's prior approval, the Insurer will pay for a medically supervised return to the Insured Person's permanent residence or, if appropriate, to a health care facility nearer to their permanent residence or for one-way economy airfare to the Insured Person's point of origin, if necessary.

All evacuations must be approved and coordinated by Administrator designated physicians. Transportation must be by the most direct and economical route.

**Medical Repatriation:** Following stabilization of Your condition and discharge from the hospital, We will coordinate and pay for transportation to Your Home Country or Host Country if We determine that You should return for continuing medical care. Medical escorts and mobile medical equipment will be arranged and paid if GeoBlue determines either is warranted during the transportation. All travel arrangements will be as necessitated by Your medical condition as determined by Your treating physician and GeoBlue. All such arrangements must be coordinated and approved in advance by Us.

**Transportation After Stabilization:** When Medical Repatriation is not required following stabilization of Your condition and discharge from the hospital, We will coordinate and pay for economy transportation (or upgraded transportation to match Your originally booked travel) to Your point of origin, Your Home Country, or your Host Country. All such arrangements must be coordinated and approved by Us in advance.

**Bedside Visit:** If an Insured Person is Hospital Confined due to an Injury or Sickness for more than 7 days, is likely to be hospitalized for more than 7 days or is in critical condition, while traveling outside of his/her home country, the Insurer will pay up to the maximum benefit as listed in Table 1 of the Schedule of Benefits for the cost of one economy round trip air fare ticket to, and the and hotel accommodations in, the place of the Hospital Confinement for one person designated by the Insured Person. Payment for meals, ground transportation and other incidentals are the responsibility of the family member or friend.

**Return of Minor Children:** If you have minor children who are left unattended as a result of your injury, illness or medical evacuation, our Authorized Administrator will arrange and pay for the cost of economy class one-way airfares for the transportation of such minor children to your Home Country or Country of Assignment.

**Repatriation of Mortal Remains:** In the event of Your death, while traveling outside your home country, the GeoBlue will pay the necessary expenses actually incurred, up to the Maximum Limit shown in the Schedule of Benefits, for the preparation of the body for burial, or the cremation, and for the transportation of the remains to your Home Country.

# Blue Cross Blue Shield Global<sup>®</sup> Traveler

*The Research Foundation for SUNY | January 1, 2025 Member Guide*

This plan provides supplemental coverage for you and your traveling spouse and unmarried, dependent children accompanying you, while on a business trip or business sojourn (leisure trip directly connected before, after or during a business trip) when outside your home country for up to 180 consecutive days.

**Your Group Access Code: QHG999999RSF**

Please note, you will need the Group Access Code to register for the GeoBlue Member Hub, mobile app and the telemedicine and pre-departure services.

## Accessing Care

### Have health-related questions before you travel internationally?

Complete a [Pre-Departure Questionnaire](#) using your Group Access Code and speak with a clinician who can answer your questions.

### Need to speak to a doctor?

We've teamed up with Teladoc Health to bring you Global TeleMD™, a telemedicine smartphone app at no additional cost, that provides unlimited, 24/7/365 access to doctor consultations by telephone or video. Doctors are available worldwide. [Click here](#) to learn more.

### What do I do in the event of a medical emergency?

**Go immediately to the nearest physician or hospital and then contact us.** Once you are safe, you can reach us 24/7/365 for assistance. Collect calls are accepted: **+1-215-798-3714**.

### How can I find a provider if I do not want to use telemedicine?

Search for participating healthcare professionals or facilities via the provider directory on the Member Hub at [www.geo-blue.com](http://www.geo-blue.com) or through the GeoBlue mobile app. You can view physician profiles and contact them directly to schedule an appointment.

After you make your appointment, contact us to provide the doctor's office with the information required to arrange Direct Pay. This is necessary when scheduling follow-up appointments as well. While it's often easier to set up your own appointments, we can help when you are unsure about where to seek care.

### Are prescription medications covered?

Benefits are limited to emergency prescriptions that are medically necessary. You may be required to pay for any prescription medications up front and submit a claim for reimbursement.\*

### How do I request Direct Pay?

We suggest requesting Direct Pay at least 48 hours in advance of your appointment.

- Use the GeoBlue app to search for a provider, view their profile and complete a request form
- Visit the Member Hub on [www.geo-blue.com](http://www.geo-blue.com)
- Call GeoBlue at +1-215-798-3714 (collect calls accepted) for immediate service



## Using Your Plan

### ① Register for the GeoBlue Member Hub and mobile app

Register for the Member Hub or mobile app for convenient access to a wide range of tools and services. The app is available from the Apple App Store or Google Play.

- Access your Certificate of Insurance for details on your benefits
- Display electronic ID card
- Locate trusted healthcare professionals and facilities outside the U.S.
- Arrange direct payment to your provider
- Access global health and safety tools including translations, medicine equivalents guide, news and safety information
- You can register online at [www.geo-blue.com](http://www.geo-blue.com) or through the GeoBlue mobile app
- You only need to register once, not for every trip. Please note, the same email cannot be registered multiple times



Registering for the Member Hub or mobile app is not the same as enrollment. Enrollment occurs when you submit a claim

### ② Locate your digital ID card

It is important to have your GeoBlue ID card to access healthcare services; you will need to present your ID card whenever you receive medical care. This card can be accessed from multiple sources:

- Your ID card is available in the Member Hub on [www.geo-blue.com](http://www.geo-blue.com) or on the mobile app
- You can display or email your ID card through the app
- Your name is not listed on your ID card because individual enrollment information is not collected up front. When accessing healthcare services, please refer to the group access code.

### ③ Submit claims

Visit the “How to File Claims” section of the Member Hub to view detailed instructions and to download a claim form.

**Questions?** We're here for you 24/7/365 at **+1-610-254-5830** (collect calls accepted)

\*Certain limitations and exclusions apply under this plan and may affect your coverage. Your Certificate of Insurance is on file with your company and on the Member Hub at [www.geo-blue.com](http://www.geo-blue.com).

Products and services may not be available in all jurisdictions and are expressly excluded where prohibited by applicable law.

Telemedicine services are provided by Teladoc Health, directly to members. GeoBlue assumes no liability and accepts no responsibility for information provided by Teladoc Health and the performance of the services by Teladoc Health. Support and information provided through this service does not confirm that any related treatment or additional support is covered under a member's health plan. Apple and iTunes are trademarks of Apple, Inc., registered in the U.S. and other countries. Google Play and the Google Play logo are trademarks of Google Inc.

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CORP2151-MEM-9/21

Brought to you by the international  
healthcare experts at

**GeoBlue**

## Political and Natural Disaster Coverage

### Description of Covered Services

1. Where a Triggering Event occurs in a Host Country, Crisis24 will at all times and subject to the terms of this Agreement, use best endeavors to arrange the evacuation and repatriation, including accommodation, transportation and food, for each Entitled Person affected by the Triggering Event who is on a Visit outside his or her Home Country at the time of the Triggering Event described below as follows:
  - a. Political or Military Situation Evacuation or Natural Disaster Evacuation -- Crisis24 will use best endeavors to arrange for Evacuation of Entitled Person(s) where a Political or Military Situation or Natural Disaster Triggering Event occurs in any Entitled Person's Host Country. Crisis24 shall arrange, at its cost, for the Entitled Person's transportation to the nearest safe location, then to the Entitled Person's Home Country or Country of Permanent Residence, as chosen by the Entitled Person with the agreement of Crisis24. In relation to Natural Disaster Triggering Events, the Entitled Person or Program must contact Crisis24 within ten (10) days from the date the Entitled Person's Host Country and/or an Appropriate Authority issues the official disaster declaration.
  - b. Return of Deceased Remains - Crisis24 will use all reasonable endeavors to arrange for the Return of Deceased Remains to the Entitled Persons(s) Home Country if the Entitled Person(s) die(s) during a Triggering Event.

Crisis24 will arrange transportation only at economy fares unless unavailable or manifestly impractical.

- c. Safe Haven. If an Entitled Person requires Evacuation following a Triggering Event, and needs to be moved to a Safe Haven, Crisis24 shall provide up to ten (10) days' meals and lodging in reasonable accommodation where an Entitled Person is delayed at a safe departure point. Crisis24 shall also provide air travel of a reasonable standard to return the Entitled Person to his/her Home Country, chosen by the Entitled Person, with Agreement by Crisis24, from the Safe Haven following a Natural Disaster or Political Evacuation. For the avoidance of doubt, it shall always be reasonable for Crisis24 to determine that accommodation at a Safe Haven and air travel cost from a Safe Haven to a Home Country or otherwise as previously designated is not reasonable where the combined cost of both arranged for the same Entitled Person exceeds GBP \$15,000. Any such determination of Crisis24 shall be final and binding on the parties.
    - d. If the Entitled Person(s) are able to leave their Host Country by normal means, Crisis24 will assist the Entitled Persons in rebooking flights or other transportation. Arranging non-emergency transportation is the Entitled Person's responsibility and cost, and the Services shall apply only to Triggering Events that take place in a Host Country.

1.1 For the avoidance of doubt, the Services shall apply only for circumstances that arise from a Triggering Event(s) that take place in a Host Country:

1.1.1 If an Entitled Person requires Evacuation following a Triggering Event, Crisis24 shall provide up to ten (10) days' lodging in reasonable accommodation and food where an Entitled Person is delayed at a safe departure point pending Evacuation. Crisis24 shall also provide air travel of a reasonable standard to return the Entitled Person to his/her Home Country following a Natural Disaster or Political/Military Evacuation. In this context, 'reasonable expenses' means having regard to both the needs of the Entitled Person and Crisis24's requirement to manage its costs of providing the Services. For the avoidance of doubt, it shall always be reasonable for Crisis24 to determine that accommodation and air travel cost is not reasonable where the combined cost of both arranged for the same Entitled Person exceeds GBP \$15,000.

Any such determination of Crisis24 shall be final and binding on the parties (this shall also include Reasonable Expenses).

1.1.2 If the Entitled Person(s) is able to leave their Host Country by normal means, Crisis24 will assist at its cost the Entitled Person in rebooking flights or other transportation. Arranging non-emergency transportation is the Entitled Person's responsibility.

1.2 Where no "Triggering Event" as defined under clause 1(a) of this Agreement has occurred necessitating an Evacuation, however evacuation Services are nonetheless requested by the Program Sponsor (Discretionary Services), or where Crisis24 agrees to provide Services to the Program Sponsor relating to an "Unanticipated Event", the Program Sponsor shall be solely responsible to directly contract with Crisis24 and compensate Crisis24 for any such Services provided prior to their provision or as otherwise agreed between Crisis24 and Program Sponsor.

1.2.1 Crisis24 shall prepare the necessary paperwork to be submitted to the Program Sponsor for its authorization to perform the requested Services at a specified cost and according to any other applicable terms and conditions between Crisis24 and Program Sponsor.

1.3. The Parties hereto therefore acknowledge that the Entitled Person has absolutely no responsibility or liability of any kind or manner to Crisis24 for payment of any Services above referenced requested by and provided to the Program Sponsor. Any such liability or responsibility shall always remain the sole obligation of the Program Sponsor.

## 2. Obligations of the Program Sponsor/Entitled Person(s)

- a. The Entitled Person, or the Program Sponsor, must advise WIS Services or Crisis24 immediately of any situation of which they have knowledge that may give rise to a Triggering Event affecting an Entitled Person or as soon as reasonably possible thereafter. If WIS Services or Crisis24 is not contacted as soon as reasonably possible using best efforts in the obligation to assist the Entitled Person will cease.
- b. The Entitled Person and/or the Program Sponsor must provide Crisis24 with all assistance and information requested in a timely manner.
- c. The Entitled Person and/or Program Sponsor must follow Crisis24's advice at all times. Any costs incurred by the Entitled Person by failing to follow Crisis24's advice will not be recoverable by the Program Sponsor or the Entitled Person.
- d. Where an Entitled Person is entitled to any refund on unused tickets or returnable deposits or advanced payments (a "Refund"), the Entitled Person must pay that Refund to Crisis24.
- e. The Entitled Person must maintain and possess duly authorized and issued required immigration, work, residence or similar visas or permits or other relevant documentation for each country where the Entitled Person is on a Visit.

- f. The Entitled Person and/or the Program Sponsor must not make or attempt to make any material arrangements without Crisis24's agreement.
- g. The Entitled Person shall take all reasonable and necessary steps to ensure that the existence of these Services remain confidential.
- h. The Entitled Person must not take part in any political activity or operations of any security or armed forces unless notified to and agreed to in writing by Crisis24.
- i. Once Crisis24 has been notified of a Triggering Event, and Crisis24 starts to make material arrangements regarding the Evacuation, the Program Sponsor and Entitled Person are under an obligation to accept the Evacuation arrangements at that time or as reasonably practicable or within 5 days prior to the Evacuation time as arranged by Crisis24, if the Evacuation arrangements are rejected by the Program Sponsor or Entitled Person at that time then Crisis24 is under no obligation to Evacuate the Entitled Person under the terms of the Agreement but may do so as a Discretionary Service.

For the avoidance of doubt, If the Program Sponsor or Entitled Person rejects the offer of Evacuation at the time that Crisis24 offers the Evacuation, or as reasonable thereafter as defined above, then they waive their rights to be Evacuated under the terms of this Agreement as a covered event but may subsequently arrange to be Evacuated as a Discretionary Service if Crisis24 is able to assist.

In conjunction with the above, if Crisis24 reasonably feels it is not obligated to provide Services based upon any contingency under this Agreement and the Program Sponsor reasonably feels otherwise, Crisis24 agrees to diligently work with that Program Sponsor and Entitled Person(s) to rectify the disagreement to the best of its ability, so as to not cause any financial harm to Program Sponsor.

- j. Any Entitled Persons travelling to Cuba, that are subject to U.S. jurisdiction, must fall within the general licenses within the 12 categories of authorized travel for the travel-related transactions, to, from or within Cuba, that have been issued by OFAC. This restriction will automatically become null and void when travel between the US and Cuba becomes unrestricted affecting student, or business travel as applicable.
- k. The Program Sponsor acknowledges that Crisis24 shall not be obliged to provide any Services arising from an event attributable to or in connection with any breach of the obligations set out in this clause 2.

### 3. Triggering Event - Services will be provided when:

- a. a formal recommendation is issued by an Appropriate Authority (as determined by Crisis24 in accordance with the Entitled Person's Host Country and/or Home Country Appropriate Authorities) that categories of persons including Entitled Person(s) should leave the Host Country due to the Political or Military Situation;
  - i. If it is known by the Program Sponsor that an Entitled Person is already "in country", then that Entitled Person has the option to stay unless in Crisis24's reasonable professional opinion there is the likelihood of serious physical harm to an Entitled Person. Under this circumstance, Crisis24 will offer an evacuation option. If that offer is declined by any Entitled Person, then that individual(s) shall not be entitled to Crisis24's Services until the earlier of the individual's departure from the country or removal of the formal recommendation by the Appropriate Authority.



- ii. The Parties understand that a US Department of State Level 4 Advisory (“Level 4”) is not itself conclusive of a blanket travel limitation without further consideration by Crisis24. Many Level 4 Advisories are country specific when certain areas of a relevant country are not inappropriate for travel by Entitled Persons. Crisis24 shall have the authority in its reasonable judgement to decide if a Triggering Event has or has not occurred and respond to circumstances accordingly.
  
- b. an Entitled Person is being expelled or declared persona non grata on the written authority of the recognized government of the Host Country;
- c. a Natural Disaster occurs within an Entitled Person's Host Country (as determined by Crisis24 in accordance with the Entitled Person's Host Country and/or Home Country Appropriate Authorities) to the extent that the Entitled Person must be Evacuated from the Host Country; or
- d. the Political or Military Situation in the relevant Host Country creates a situation which an Entitled Person is in danger of imminent Bodily Harm (as determined by Crisis24 in accordance with the Entitled Person's Host Country and/or Home Country Appropriate Authorities) to the extent that the Entitled Person must be Evacuated from the Host Country.
- e. In the event of a Preemptive Evacuation Crisis24 agrees to reimburse the Reasonable Expenses incurred as if an Emergency Political Evacuation had been triggered at the time of the removal of Entitled Persons.

Any planned movements of Entitled Persons occurring within the period from the date that the first Entitled Person is removed at the Program Sponsor's request, under a Preemptive Evacuation, to the date that the Emergency Political Evacuation is subsequently triggered, will not be eligible for reimbursement.

#### 4. General Limitations

- a. Crisis24 shall not be obliged to carry out services where the Crisis24 considers that it will not be able to complete its provision of the services within 60 days of the Triggering Event.
- b. Crisis24 shall not be obliged to provide the services where it is not able to assist the Entitled Person without breaching any applicable law or regulation or where assisting the Entitled Person would expose Crisis24 to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
- c. Crisis24 shall not be obliged to provide the services where:
  - i. The Triggering Event results from a debt insolvency, commercial failure, the repossession of any property by any title holder or lien holder, or any other financial cause (whether affecting the Program Sponsor or an Entitled Person);
  - ii. The Entitled Person is located in their Home Country. For purposes of this subsection Home Country shall be defined as an Entitled Person's country of citizenship or country of permanent residence;
  - iii. They relate to a Visit where the relevant Triggering Event has taken place or is reasonably likely to take place prior to the start date of that Visit; unless the evacuation Advisory has been withdrawn and any Triggering Event in the Host

Country has ceased for a period of 14 days or more so that the situation under which the Entitled Person was in danger of imminent serious bodily Harm has ceased or the location in the Host Country is no longer Uninhabitable, subject to the following exception:

1. if the whereabouts of individual(s) is unknown by the Program Sponsor, that individual(s) will nonetheless remain an Entitled Person for the purposes of this Agreement regardless of the underlying circumstance affecting his or her initial date of presence in that country;
- iv. The Triggering Event preceded the Entitled Person's arrival in the Host Country by more than eighteen (18) hours when such individual was already in route to a Host Country;
  - v. An Entitled Person's Home Country intervenes and provides for Evacuation of that Entitled Person;
  - vi. The Triggering Event results from an actual or alleged violation of the laws of the Host Country by the Entitled Person, unless Crisis24 determines that such allegations were intentionally false, fraudulent and malicious and made solely and directly to achieve a political, propaganda or coercive effect upon or at the expense of the Entitled Person;
  - vii. Crisis24 is inhibited in its ability to provide the Services due to the Political or Military Situation, nuclear accident, interference by authorities or for any other reason without placing its employees or agents in a circumstance that may result in serious Bodily Harm or in Crisis24 breaching any law or regulation; or
  - viii. If the Program Sponsor or an Entitled Person behaves fraudulently or makes any misrepresentation to, or fails to disclose a material fact to Crisis24, Crisis24 shall not be obliged to perform the Services.
- d. Crisis24 retains at its sole discretion the right to limit each Entitled Person to one Evacuation per Triggering Event.
  - e. The cost to Crisis24 will not exceed:
    - i. USD \$100,000 for assisting an Entitled Person;
    - ii. USD \$5,000,000 for assisting an Entitled Person, together with the aggregate cost to Crisis24 of meeting its other obligations under Agreement between Crisis24 and WIS Services in relation to the relevant Triggering Event.
    - iii. USD 10,000 for the Return of Deceased Remains; or
    - iv. USD \$10,000,000 for assisting the Entitled Person, together with the aggregate cost of meeting its other obligations under Agreement between Crisis24 and WIS Services in relation to any relevant Triggering Events in the preceding 12-month period.

## 5. Definitions:

- a. Appropriate Authorities - means officials or the embassy of an Entitled Person's Home Country or the appropriate Authority of the Entitled Person's Host Country.
- b. Bodily Harm - means physical injury to an Entitled Person caused solely and directly by violent means.

- c. “Business Traveler” means any individual who is traveling for a professional or leisure purpose and is employed by a company or academic institution.
- d. Discretionary Services –means evacuation obligations assumed by Crisis24 that are not required to be provided under the terms and conditions of this Agreement and for which Crisis 24 shall be compensated directly by the Program Sponsor.
- e. Entitled Person (or “Member”) - as defined in the application.
- f. Evacuation – In the event of a natural disaster, or political military situation, “Evacuation” means the transportation of any Entitled Person from the Host Country to the nearest, place of safety, and then to the Entitled Person’s Home Country as soon as reasonably practicable subject to Exhibit B and the terms and conditions of this Agreement. An Evacuation in which one or a group of more than one Entitled Person (s) is evacuated shall be considered a single Evacuation (and “**Evacuate**” and “**Evacuated**” shall be construed accordingly). The method of transportation will be as deemed most appropriate to ensure the Entitled Person’s safety. If Evacuation becomes impractical due to hostile or dangerous conditions, Crisis24 will maintain contact with and advise the Entitled Person(s) and Program Sponsor until Evacuation becomes viable or the political or social upheaval has resolved.
- g. Home Country - for the purposes of defining an evacuation return destination, Home Country shall be defined as at the option of the Entitled Person:
  - i. The Entitled Persons home country or country of permanent residence; or
  - ii. Where the Program Sponsor that sponsored the Entitled Persons travel is located; or
  - iii. Back to the country in which the Entitled Person was traveling during the Program Sponsor’s sponsored travel, from the place of safety or in transit, if Crisis24 deems appropriate; or
  - iv. To another program location of the Program Sponsor.

Home Country – for all other purposes under this Agreement, Home Country shall be defined as: the Entitled Person’s country of citizenship or country of permanent residence.

- h. Host Country – means the Country in which the Entitled Person is visiting apart from Afghanistan, Belarus, Burundi, Central African Republic, Chad, Democratic Republic of Congo, Ethiopia (Tigray region only), Haiti, Iran, Iraq, Israel, Lebanon, Libya, Mali, Myanmar, Niger, Nigeria (Borno, Yobe, Bauchi, Gombe, Kaduna, Kano, Katsina, Zamfara, and northern Adamawa states only), North Korea, Pakistan, Palestinian Territories , Republic of South Sudan, Russia, Somalia, Syria, Ukraine, and Yemen, each of which require written agreement from Crisis24 prior to travel by Entitled Persons whose itinerary is subject to written approval by Program Sponsor. The following US Territories and Possessions may be considered a Host Country: American Samoa, Guam, Marshall Islands, Micronesia, Northern Mariana Islands, Palau, Puerto Rico, US Virgin Islands, Wake Island, Baker, Howland, Jarvis, and Midway Islands, Johnston (and Palmyra Atolls) and Kingman Reef, Navassa Island, and Swains Islands.

Notwithstanding, Crisis24 shall use best endeavors to provide twenty-four hour written notice to Program Sponsor after it deems a country, not currently listed above, to be subject to the requirements of obtaining approval from Crisis24 prior to travel by an Entitled Person. Program Sponsor acknowledges that the Host Country List above is fluid and can be changed or updated as deemed necessary by Crisis24. Crisis24 shall use best endeavors to provide notice to Program Sponsor of these changes.

- i. Host Country National - means an individual based or traveling for business or involved in an academic program in their Home Country at the time of a covered event, and who has been approved by Crisis24 and paid a fee set by Crisis24.
- j. Inbound Student – means a full-time international student, practical training student, visiting faculty, scholar or other person possessing and maintain a current passport and valid visa status (F-1, J-1 or M-1, etc.) engaged in education activities at a University within the 50 states of the United States of America—including any of the US Territories and Possessions listed above-- (and any participating State Community College), and is temporarily located outside of their home country and has not been granted permanent US residency status.

A student that is registered as a matriculating student for classes at University inside the 50 states of the United States (and any participating State Community College). Inbound international students must meet the criteria established, published, and updated from time to time by the Student and Exchange Visitor Program administered by the Department of U.S. Immigration and Customs Enforcement.

All students are domiciled in the 50 states of United States of America. Political & Natural Disaster Evacuation Services is included for these members. It is understood for inbounds that coverage is only while resident in the 50 states of the United States of America and does not travel with them if they should travel outside the United States of America.

- k. Natural Disaster - An event of natural occurrence including but not limited to, being an earthquake, volcanic eruption, tsunami, snow, rain, hail, lightning, flood, wind, windborne dust or sand, wildfire, that results in widespread and severe physical damage to property such that the government of the Host Country issues an official disaster declaration and determines the affected area to be Uninhabitable. In no event shall a Natural Disaster be deemed to apply to a marine vessel, ship or watercraft of any kind.
- l. Political or Military Situation - Means war, civil war, civil unrest, rebellion, riot, military uprising or labor disturbances or strike leading to civil unrest, strike, or a nuclear, biological or chemical occurrence caused by terrorism.
- m. Preemptive Evacuation - is defined as a situation where:
  - i. the Program Sponsor has decided to arrange the removal of Entitled Persons from a Host Country prior to an Emergency Political/Military Evacuation, or a Natural Disaster being triggered, and the Program Sponsor has paid the Program Fees; and
  - ii. Within the period 5 days from the date that the first Entitled Person(s) is removed under subsection (i) above, an Emergency Political or Military Evacuation is subsequently triggered in that Host Country.

Then, in the event of a Pre-emptive Evacuation Crisis24 agrees to reimburse the Program Sponsor all expenses incurred by the Program Sponsor for such Pre-emptive Evacuation, incurred as if an Emergency Political/Military Evacuation had been triggered at the time of Crisis24's removal of Entitled Person under subsection (i) above.

Any planned movements of Entitled Persons occurring within the period from the date that the first Entitled Person is removed at the Program Sponsor's request to the date that the Emergency Political Evacuation is subsequently triggered, will not be eligible for reimbursement.

To avoid any confusion, for there to be any reimbursement of reasonable Evacuation Fees and costs to the Program Sponsor, a Triggering Event must occur within a five (5) daytime period as described above under subsections i) and ii).

- n. Program Sponsor - US universities, colleges and educational institutions who have elected these Political and Natural Disaster Evacuation services and have paid the requisite fees; or US corporations, partnerships and charities who have elected these Political and Natural Disaster Evacuation services and have paid the requisite fees.
- o. Return of Deceased Remains - means the return of an Entitled Person to his or her Home Country in the event of their death as a result of Bodily Harm occurring as a result of Political and Military Events and/or a Natural Disaster.
- p. Safe Haven - means a location where an Entitled Person is taken during an Evacuation as an interim step to being transported to their Home Country, where he or she is protected from immediate harm or danger and from where there is a reasonable expectation that commercial air transportation or other appropriate transportation will be available within ten (10) days of arrival to fully evacuate that Person to his or her Home Country or Country of Residence.
- q. "Services" mean the Services described in this Exhibit B that will be offered to the Program Sponsor and Entitled Persons for a period up to but not exceeding sixty (60) consecutive days from the date a Triggering Event occurs. All Entitled Persons herein described shall have automatic access to the Services whenever they are traveling, subject to the terms of this Agreement.
- r. Triggering Event -- means, in relation to any Host Country, Evacuation being necessitated by:
  - i. a formal recommendation is issued by an Appropriate Authority (as determined by Crisis24 in accordance with the Entitled Person's Host Country and/or Home Country Appropriate Authorities) that categories of persons including Entitled Person(s) should leave the Host Country due to the Political or Military Situation;
    - 1. If it is known by the Program Sponsor that an Entitled Person is already "in country", then that Entitled Person has the option to stay unless in Crisis24's reasonable professional opinion there is the likelihood of serious physical harm to an Entitled Person. Under these circumstances, Crisis24 will offer an evacuation option. If that offer is declined by any Entitled Person, then that individual(s) shall not be entitled to Crisis24's Services until the earlier of the individual's departure from the country or removal of the formal recommendation by the Appropriate Authority.
    - 2. The Parties understand that a US Department of State Level 4 Advisory ("Level 4") is not itself conclusive of a blanket travel limitation without further consideration by Crisis24. Many Level 4 Advisories are country specific when certain areas of a relevant country are not inappropriate for travel by Entitled Persons. Crisis24 shall have the authority in its reasonable judgement to decide if a Triggering Event has or has not occurred and respond to circumstances accordingly.
  - ii. an Entitled Person being expelled or declared persona non grata on the written authority of the recognized government of the Host Country; or
  - iii. a Natural Disaster occurring within an Entitled Person's Host Country (as determined by Crisis24 in accordance with the Entitled Person's Host Country and/or Home Country Appropriate Authorities) to the extent that the Entitled Person must be Evacuated from the Host Country; or
  - iv. the Political or Military Situation in the relevant Host Country creates a situation which an Entitled Person is in danger of imminent Bodily Harm (as determined by Crisis24 in accordance with the Entitled Person's Host Country and/or Home Country Appropriate

Authorities) to the extent that the Entitled Person must be Evacuated from the Host Country.

- v. In the event of a Preemptive Evacuation Crisis24 agrees to reimburse the Reasonable Expenses incurred as if an Emergency Political Evacuation had been triggered at the time of the removal of Entitled Persons.

Any planned movements of Entitled Persons occurring within the period from the date that the first Entitled Person is removed at the Program Sponsor's request, under a Preemptive Evacuation, to the date that the Emergency Political Evacuation is subsequently triggered, will not be eligible for reimbursement.

- s. "Unanticipated Event" means where Crisis24 is not obliged to provide Services due to the conditions specified under Section 4 and following, and where requested by the Program Sponsor, Crisis24 may agree, at its sole discretion, to undertake those Services for an additional fee to be agreed between the parties pursuant to Exhibit B
- t. Uninhabitable - means the relevant Host Country is deemed unfit for residence, as determined by Crisis24 in accordance with and based upon the authorities of an Entitled Person's Home Country or Host Country, due to a lack of habitable shelter, food, heat and/or drinking water and no suitable accessible alternative housing being available within ten miles of the Entitled Person's location.
- u. Visit – means a visit undertaken by an Entitled Person not exceeding 12 months in duration (unless otherwise agreed by Crisis24) to a Host Country outside their Home Country (and "Visiting" shall be construed accordingly).

War - means armed conflict between nations, invasion, act of an enemy foreign to the nationality of the Entitled Person or the country in, or over, which the act occurs, civil war, riot, rebellion, insurrection, revolution, overthrow of the legally constituted government, explosions of war weapons, release of weapons of mass destruction that do not involve an explosive sequence, murder or assault subsequently proved in a legally constituted court to have been the act of agents foreign to the nationality of the Entitled Person whether war be declared with that state or not

## Exhibit C

### Provision of Non-covered Services

There may be circumstances wherein the Program Sponsor may ask for evacuation assistance services (Services) that Crisis24 is not obligated to provide under Description of Covered Services, Exhibit B.

Under this circumstance:

1. Crisis24's Security Personnel will formulate a plan of action ("Master Service Information Travel and Response Services Agreement" or the "Plan") which will include detailed logistics, such as travel itineraries, methods of transportation and costs for an evacuation. Crisis24 will be responsible for making all Services arrangements, including air or other chosen means of transportation.
2. Following Plan review by Program Sponsor, WIS will facilitate a call between Crisis24 and the Program Sponsor to discuss the Plan. Program Sponsor agrees that Crisis24 is the sole provider of any requested Services and has the sole, independent responsibility, authority and discretion for implementation.
3. Program Sponsor also acknowledges WIS's roll hereunder is strictly limited to acting as a front-end administrative customer service liaison with Crisis24, and WIS has no authority to authorize Crisis24 to proceed with any evacuation activity or to approve any expenses connected to an evacuation hereunder. Such decisions are solely the responsibility of Crisis24 and the Program Sponsor.
4. If the Program Sponsor is in agreement with the Plan, Crisis24 will directly provide the Program Sponsor (with copy to WIS) with the formal agreement as referenced in #1 above.
5. Program Sponsor will indicate final approval of the Plan by submitting a signed original and any payment requirements directly to Crisis24 with copy to WIS. If the evacuation requires additional Services not included in the original Plan, Crisis24 will submit a written Amendment directly to the Program Sponsor (with copy to WIS), detailing the added Services, which must be signed by Program Sponsor, and along with any payment requirements, returned directly to Crisis24 including copy to WIS. Under no circumstance shall WIS have any responsibility for any fees payable to Crisis24 in connection with the Services provided.
6. Unless otherwise agreed by Crisis24 and Program Sponsor in writing, Services and additional Services will not commence without a signed, formal, written Plan.
7. Crisis24 will update Program Sponsor and copy WIS (copy to WIS strictly for quality assurance purposes) with any schedule and logistical variations until the evacuation is complete.